

# 2026 EMPLOYEE BENEFITS INFORMATION

**Life at the Goal Family of Companies is more than just a job.** It is a purpose, a community, and a place that many call home. We go above and beyond for our clients and customers, and we're committed to doing the same for you. Our total rewards package is designed to help you thrive at work and at home. From health and financial benefits to personal growth and work-life balance, we're here to support every chapter of your journey with us.



## Time Off Benefits

### Paid Time Off (PTO)

- Salaried employees have unlimited self-managed paid-time off.
- Hourly employees have an accrual based plan:
  - 0 - 2 years: 15 days
  - 2 - 4 years: 18 days
  - 4+ Years: 20 days

### Company Holidays

- New Year's Day
- Martin Luther King Jr. Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving
- Christmas Eve & Christmas Day
- Your Birthday – Take the day off, guilt-free, and enjoy it as a paid holiday!
- Two "Community Days" – Use these for volunteering, celebrating a religious holiday, or any personal cause that matters to you.

## Great Place to Work Employer

You can find our companies across the U.S., with locations in San Diego, CA; Folsom, CA; and Sioux Falls, SD. At our companies, we create an environment where employees can achieve their greatest personal and professional potential, give back to the community and enjoy working together.

Goal has earned the recognition as one of San Diego's Best Places to Work every year since 2015!

Here's what makes us different:

- Culture & Employee Engagement Committees
- Team building activities and fun company parties
- Free snacks and drinks (while in the office)
- Generous PTO, including Paid Parental Leave
- Annual HSA contribution of \$1,700
- \$2,000 unplugged vacation incentive program, plus \$1,000 paid sabbatical day off after 3 years of service
- Wellness Reimbursements

## Eligibility

When you join the Goal Family of Companies as a full-time employee (working 30+ hours per week), you are eligible for benefits starting the first of the month following 30 days of employment. You may also enroll your eligible dependents, which include:

- Your legal spouse or domestic partner
- Dependent children, stepchildren, or children of your legal spouse or domestic partner, up to age 26

Your healthcare elections will remain in effect until the next open enrollment period, which begins annually on January 1, unless you experience a qualifying life event such as marriage, birth/adoption of a child, or loss of coverage through another qualified plan.

## Medical

We offer two comprehensive medical plans through **Leading Edge**, both using the **Anthem network**:

### High Deductible HSA Plan

- Annual Deductible (Individual/Family): \$1,700 / \$3,400
- Co-insurance: You pay 30% after deductible
- Out-of-Pocket Max (Individual/Family): \$5,000 / \$10,000
- Pharmacy (Tier 1/Tier 2/Tier3): \$10/\$30/\$50 after deductible
- Acupuncture & Chiropractic: 20 visits / year
- Company HSA Contribution: \$1,700 / year (prorated for new hires)

### PPO Plan

- Annual Deductible (Individual/Family): \$750 / \$1,500
- Office Visits (PCP/Specialist): \$20 / \$40 copay
- Emergency Room: \$200 copay
- Urgent Care: \$50 copay
- Other Services: 20% after deductible
- Out-of-Pocket Max (Individual/Family): \$4,000 / \$8,000
- Pharmacy (Tier 1/Tier 2/Tier3): \$10/\$30/\$50
- Acupuncture & Chiropractic: 20 visits / year

#### Medical Costs (per pay period)

Plan	HDHP	PPO
Employee Only	\$65.84	\$100.19
Employee + Spouse/DP	\$146.40	\$218.54
Employee + Child(ren)	\$132.46	\$197.72
Employee + Family	\$209.15	\$312.20



#### Quick tip:

**HDHP = HSA Compatible**  
**PPO Plan = FSA Compatible**



### Health Savings Account

If you enroll in our High Deductible HSA medical insurance plan, you will automatically be enrolled in a Health Savings Account (HSA) through Paylocity. The company contributes **\$65.38 per pay period** to your account.

Your HSA is an individual bank account owned by you, and both you and others can make additional contributions. HSAs offer **triple tax advantages**:

- No tax on contributions\*
- No tax on earnings or investment growth
- No tax on withdrawals for qualified expenses

Similar to an FSA, HSA funds can be used for medical, dental, vision, and pharmacy expenses.

\*Some states (e.g., CA) do not allow pre-tax treatment of HSA contributions.



### Flexible Spending Accounts

This benefit allows you to set aside pre-tax dollars to pay for eligible out-of-pocket expenses. Participating in an FSA can help you save money by reducing your taxable income.

- Healthcare FSA
- Limited Purpose FSA
- Dependent Care FSA
- Commuter FSA



#### Did you know?

You can invest your HSA contributions into mutual funds once you have an account balance of \$1,000 or more.

## Dental

Our dental plan is offered through **Mutual of Omaha**.

- Network: Mutually Preferred
- Deductible (Individual/Family): \$50 / \$150
- Max benefit: \$2,000
- Preventative: 100% covered
- Basic: Services 80% covered
- Major services: 50% covered
- Orthodontia: 50% covered up to \$1,000 max

### Dental Costs (per pay period)

Employee Only	\$3.05
Employee + Spouse/DP	\$6.22
Employee + Child(ren)	\$7.75
Employee + Family	\$11.64

## Vision

Our vision plan is offered through **Mutual of Omaha**, and the company pays **100% of the premium**.

- Network: Vision (VSP)
- Exam: \$10 co-pay
- Lenses: \$25 co-pay
- Frames: \$130 allowance + 20% off balance



## 401(k) Retirement Plan (Pre-Tax & Roth)

You're automatically enrolled at 3% in our 401(k) plan administered by **Principal** first of the month following 90 days of employment. The company offers a matching contribution of up to 4% when you contribute at least 5% of your salary. You'll become 100% vested in the company match after two years of service.

Amount you Contribute	1%	2%	3%	4%	5%
Company Contribution	1%	2%	3%	3.5%	4%



## Still Have Questions...



Reach out to Human Resources at [hr@goalsolutions.com](mailto:hr@goalsolutions.com).



## Additional Benefits

### Accident Insurance

Provides cash benefits if you're injured due to a covered accident.

### Critical Illness Insurance

Offers financial support in the event of a serious illness such as cancer, heart attack, or stroke.

### Life & AD&D Insurance

Company-paid coverage equal to one year of your salary (up to \$150,000). Optional supplemental life insurance available for you, your spouse, and/or children.

### Short-Term & Long-Term Disability

Company-paid income replacement if you're unable to work due to a non-work-related illness, injury, or childbirth.

### Employee Assistance Program (EAP)

Two confidential support programs available at no cost, offering counseling, legal and financial guidance, and more.

### Employee Discounts

Access exclusive savings on pet insurance, entertainment, and more through BenefitHub.

### Tuition Reimbursement

Invest in your future with up to \$5,250 per year toward eligible education programs.

### Wellness Stipend

To support your productivity, you receive \$200 annually toward wellness-related expenses, which resets each calendar year.